Certificate Number: 13858-PAM-DE-030503596

Bankruptcy Case Number: 13-01288



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 30, 2018</u>, at <u>8:07</u> o'clock <u>PM EST</u>, <u>David Ray Fordyce</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District of Pennsylvania</u>.

Date.	January 30, 2018		_ By:	/s/Wendel Ruegsegger	
				*	
			Name:	Wendel Ruegsegger	

Title: Counselor

Certificate Number: 13858-PAM-DE-030503595

Bankruptcy Case Number: 13-01288



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>January 30, 2018</u>, at <u>8:07</u> o'clock <u>PM EST</u>, <u>Brenda Kay Fordyce</u> completed a course on personal financial management given <u>by internet</u> by <u>MoneySharp Credit Counseling Inc.</u>, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the <u>Middle District</u> of Pennsylvania.

Date: January 30, 2018 By: /s/Wendel Ruegsegger

Name: Wendel Ruegsegger

Title: Counselor